

This instrument was prepared by

(Name) First Federal of the South

(Address) 3055 Lorna Road, #100
Birmingham, AL 35216

CORPORATION FORM - STATUTORY WARRANTY DEED

STATE OF ALABAMA

COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Sixty-Nine Thousands Six Hundred & 00/100**(\$69,600.00) DOLLARS,

to the undersigned grantor, Carter Homebuilders, Inc. a corporation,
in hand paid by D & D Construction, LLC

the receipt of which is hereby acknowledged, the said Carter Homebuilders, Inc.

does by these presents, grant, bargain, sell and convey unto the said
D & D Construction, LLC

the following described real estate, situated in Shelby County, to-wit;

Lots 509 - 512, according to the Survey of Weatherly, Aberdeen, Sector 18,
as recorded in Map Book 21, Page 148, in the Probate Office of Shelby County,
Alabama.

Subject to easements, restrictions and rights of way of record.

The entire purchase price above was paid by proceeds of mortgage loans closed
simultaneously herewith.

TO HAVE AND TO HOLD, To the said D & D Construction, LLC

heirs and assigns forever.

Inst # 1997-17892

06/09/1997-17892
08:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCB 9.50

IN WITNESS WHEREOF, the said Carter Homebuilders, Inc.

by its

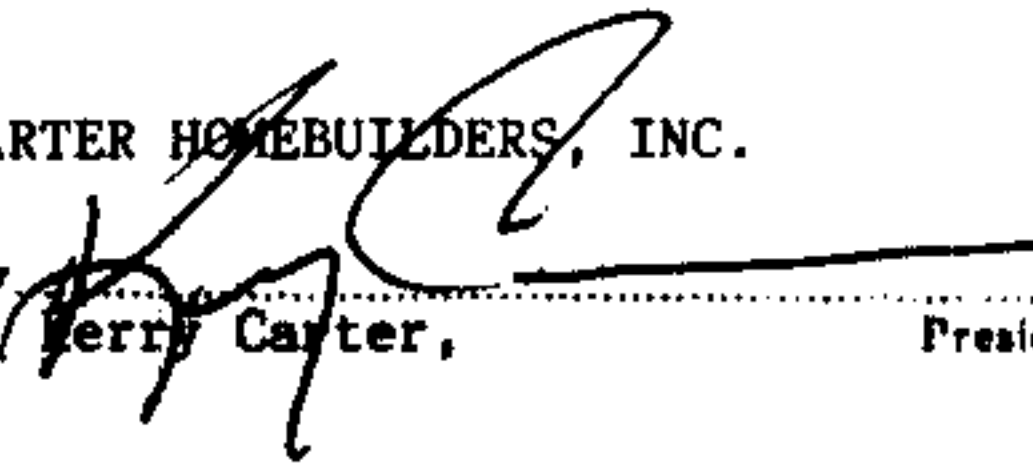
President, Kerry Carter

, who is authorized to execute this conveyance,

has hereunto set its signature and seal, this the 28th day of May, 1997.

ATTEST:

CARTER HOMEBUILDERS, INC.

By  Kerry Carter, President

Secretary

STATE OF Alabama

COUNTY OF Jefferson

I, the undersigned authority a Notary Public in and for said County, in
said State, hereby certify that Kerry Carter
whose name as President of Carter Homebuilders, Inc.
a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on
this day that, being informed of the contents of the conveyance, he, as such officer and with full authority,
executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 28th day of May, 1997.


Notary Public



Inst # 1997-17892